

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
            )  
Justin S. Wilkins and Holly L. Wilkins,     ) Case No. 21-21200-CMB  
            ) Chapter 13  
Debtors         )  
            )

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: Debtors to provide for increased mortgage payment.
- a motion to lift stay  
as to creditor
- Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Chapter 13 Plan dated June 8, 2021
- Amended Chapter 13 Plan dated

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtors' Plan payments shall be changed from \$ 3,255.00 to \$ 4,006.00 per month, effective December, 2024; and/or the Plan term shall be changed from      months to      months.
- In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtors shall file and serve      on or before      .
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as      may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.

Other: Wilmington Trust, NA, successor trustee to Citibank NA, as trustee on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2006-HE3, Asset-Backed Certificates, Series 2006-HE3 shall be paid \$1,122.21 per month beginning December 1, 2024 per the Notice of Mortgage Payment Change filed November 6, 2024.

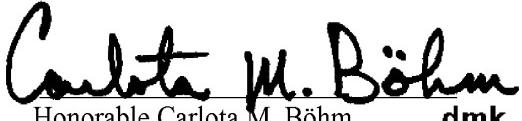
**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 22<sup>nd</sup> day of November, 2024

Dated: 11/22/2024

  
Honorable Carlota M. Böhm  
United States Bankruptcy Judge  
**dmk**

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtors  
Lauren M. Lamb, Esquire  
Steidl & Steinberg, P.C.  
436 Seventh Avenue, Suite 322  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

FILED  
11/22/24 2:20 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

Stipulated by:

Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Justin S Wilkins  
Holly L Wilkins  
Debtors

Case No. 21-21200-CMB  
Chapter 13

District/off: 0315-2

User: auto

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Form ID: pdf900

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Justin S Wilkins, Holly L Wilkins, 802 Seventh Street, Rochester, PA 15074-1433
sp	+ Madison E. Hart, Shollenberger Januzzi & Wolfe, LLP, 2225 Millennium Way, Enola, PA 17025-1497
15376397	+ Beaver Falls Municipal Authority, Public Water Service, 1425 Eight Avenue, PO Box 400, Beaver Falls, PA 15010-0400
15376399	+ Berkheimer, Earned Income Tax Administrator, 121 East Second Street, Berwick, PA 18603-4826
15376401	+ Brighton Radiology, c/o Remit Corporation, 36 West Main St., PO Box 7, Bloomsburg, PA 17815-0007
15376403	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court;, Columbia Gas of PA, P. O. Box 742537, Cincinnati, OH 45274
15377059	Carvana, LLC, PO Box 29018 Phoenix AZ 85038
15376402	+ Childrens Dermatology, c/o Collection Service Center, PO Box 14931, Pittsburgh, PA 15234-0931
15376405	Duquense Light, PO Box 67, Pittsburgh, PA 15267-0001
15376406	ECMC, Lockbox #8682, P. O. Box 75848, St. Paul, MN 55157-0848
15376411	+ Greater Pittsburgh Orthopaedic Assoc., PO Box 3485, Pittsburgh, PA 15230-3485
15376416	HV Pediatrics, PO Box 1178, Harrisburg, PA 17108
15376412	+ Heritage Valley Beaver, c/o National Hospital Collections, PO Box 699, Morgantown, WV 26507-0699
15376413	+ Heritage Valley Beaver, 1000 Dutch Ridge, Beaver, PA 15009-9727
15376415	+ Honorable William R. Livingston II, 1100 6th Ave., Beaver Falls, PA 15010-4421
15376419	+ Northwest Consumer Discount, 1602 7th Ave., Beaver Falls, PA 15010-4012
15376421	+ Penn State, c/o Suntrust/American Education Services, PO Box 61047, Harrisburg, PA 17106-1047
15376422	+ Premier Womens Health, 301 Ohio River Boulevard, Suite 301, Sewickley, PA 15143-1300
15376427	+ Sprint, P.O. Box 6419, Carol Stream, IL 60197-6419
15376431	+ Waste Management, c/o Receivables Management Service, 1899 Eaton Ave., Bethlehem, PA 18025-0001

TOTAL: 20

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc@atlasacq.com	Nov 23 2024 00:55:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2024 01:44:20	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Nov 23 2024 00:10:11	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15376394	^ MEBN	Nov 22 2024 23:47:41	APEX Assest Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
15376395	Email/Text: g17768@att.com	Nov 23 2024 00:55:00	AT&T, P. O. Box 6416, Carol Stream, IL 60197-6416

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15376396	Email/Text: bnc@atlasacq.com	Nov 23 2024 00:55:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
15379942	Email/Text: ally@ebn.phinsolutions.com	Nov 23 2024 00:55:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
15376393	+ Email/Text: ally@ebn.phinsolutions.com	Nov 23 2024 00:55:00	Ally Financial, PO Box 380901, Minneapolis, MN 55438-0901
15376398	Email/Text: dllegal@hab-inc.com	Nov 23 2024 00:55:00	Berkheimer, PO Box 25153, Lehigh Valley, PA 18002
15376400	+ Email/Text: rm-bknotices@bridgecrest.com	Nov 23 2024 00:56:00	Bridgecrest, PO Box 29018, Phoenix, AZ 85038-9018
15387193	+ Email/Text: documentfiling@lciinc.com	Nov 23 2024 00:54:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15376404	Email/PDF: creditonebknotifications@resurgent.com	Nov 23 2024 00:09:28	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
15395033	+ Email/Text: kburkley@berNSTeinlaw.com	Nov 23 2024 00:56:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15376407	+ Email/Text: asi@auditsystemsinc.net	Nov 23 2024 00:56:00	Elizur, c/o Audit Systems Incorporated, 3696 Ulmerton Road, Suite 200, Clearwater, FL 33762-4237
15376408	+ Email/Text: melindaf@aasdebtrecoveryinc.com	Nov 23 2024 00:55:00	First National Bank, c/o AAS Debt Recovery, Inc., PO Box 129, Monroeville, PA 15146-0129
15376410	+ Email/Text: Bankruptcy@ICSSystem.com	Nov 23 2024 00:55:00	Greater Pittsburgh Orthopaedic, c/o IC System Inc., PO Box 64378, Saint Paul, MN 55164-0378
15376417	+ Email/Text: Bankruptcies@nragroup.com	Nov 23 2024 00:56:00	HVHS Sewickley Hospital, c/o National Recovery Agency, 2491 Paxton St., Harrisburg, PA 17111-1036
15376414	+ Email/Text: bnc-capio@quantum3group.com	Nov 23 2024 00:56:00	Heritage Valley Sewickley, c/o Capio Parteners, 2222 Texoma Pkwy., Suite 150, Sherman, TX 75090-2481
15385807	Email/PDF: resurgentbknotifications@resurgent.com	Nov 23 2024 00:10:12	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15376418	+ Email/Text: bnc-capio@quantum3group.com	Nov 23 2024 00:56:00	MBA Law, 3400 Texoma Parkway, Suite 100, Sherman, TX 75090-1916
15376420	Email/Text: bankruptcies@penncredit.com	Nov 23 2024 00:55:00	Penn Credit, PO Box 1259, Dept. 91047, Oaks, PA 19456
15381880	+ Email/Text: bncnotifications@pheaa.org	Nov 23 2024 00:55:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15376423	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Nov 23 2024 00:55:00	Progressive, PO Box 31260, Tampa, FL 33631-3260
15379867	Email/Text: bnc-quantum@quantum3group.com	Nov 23 2024 00:56:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
15382465	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 23 2024 00:56:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
15376424	+ Email/Text: enotifications@santanderconsumerusa.com	Nov 23 2024 00:56:00	Santander, P.O. Box 562088, Dallas, TX 75356-2088
15376425	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 23 2024 00:56:00	Select Portfolio Servicing, 3815 South West Temple, Salt Lake City, UT 84115-4412
15383442	Email/PDF: ais.tmobile.ebn@aisinfo.com	Nov 23 2024 02:05:05	Sprint Corp., Attn: Bankruptcy, PO Box 7949, Overland Park, KS 66207-0949
15376430	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 23 2024 00:54:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO

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		63304-2225
15376429	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 23 2024 00:54:00
		Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15376428	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Nov 23 2024 00:54:00
		Verizon, PO Box 15124, Albany, NY 12212-5124
15376432	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Nov 23 2024 00:09:50
		Wells Fargo Dealer Services, PO Box 1697, Winterville, NC 28590-1697
15382738	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Nov 23 2024 00:56:00
		Wilmington Trust, NA, successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15376433	Email/Text: documentfiling@lciinc.com	Nov 23 2024 00:54:00
		Xfinity, PO Box 21129, Eagan, MN 55121-0129

TOTAL: 34

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Wilmington Trust, NA, successor trustee to Citibank
cr		Wilmington Trust, NA, successor trustee to Citibank
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15395034	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15376409	*+	First National Bank, c/o AAS Debt Recovery Inc., PO Box 129, Monroeville, PA 15146-0129
15376426	##+	Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211

TOTAL: 2 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2024 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank NA, as trustee nj-ecfmail@mwc-law.com, bkecf@milsteadlaw.com
Denise Carlon	on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank NA, as trustee on behalf of the registered holders of Bear Stearns Asset Backed Securities I Trust 2006-HE3, Asset-Backed Certificates, Series 2006- dcarlon@kmllawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren M. Lamb	on behalf of Joint Debtor Holly L Wilkins julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;

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rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Lauren M. Lamb

on behalf of Debtor Justin S Wilkins  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;  
rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

Matthew M. Pavlovich

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank NA, as trustee mpavlovich@prpclaw.com,  
sruschak@prpclaw.com

Michelle L. McGowan

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank NA, as trustee mimcgowan@raslg.com

Michelle L. McGowan

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank NA, as trustee on behalf of the registered holders of  
Bear Stearns Asset Backed Securities I Trust 2006-HE3, Asset-Backed Certificates, Series 2006- mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Wilmington Trust NA, successor trustee to Citibank NA, as trustee rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmevf@chapter13trusteewdpa.com

TOTAL: 11